

Another concern with CRA is the enforcement mechanism. Under current law, performance under CRA is taken into account when a bank regulator is considering an application from an institution for a merger or other transaction. Consumer groups have used protests to pending applications to force institutions to commit credit to certain borrowers or areas. In some cases the institutions have been forced to make grants to the protesting groups.

Recently, the Clinton Administration has linked the enforcement of CRA with other fair lending statutes. This has placed the Justice Department in the position as an additional bank regulator. It also has further confused the question of what is required to comply with CRA and the fair lending laws. In addition, the Justice Department has begun using disparate impact analysis to attempt to prove lending discrimination. Disparate impact analysis is imported from employment law and relies solely on statistical data to prove discrimination. Importing this analysis into lending discrimination is inappropriate. First, we should not find discrimination without some element of intent. In addition, the statistics available present an incomplete picture of the lending decision.

The bill I am introducing today addresses these problems. It amends CRA to eliminate the current enforcement provisions and the requirements for written evaluations. It replaces these sections with a new requirement that institutions disclose their activities undertaken to meet the needs of the communities they serve and to make these disclosures available to the public.

The legislation amends the Equal Credit Opportunity Act and the Fair Housing Act to prohibit redlining. In addition, it limits the Attorney General's authority under the Acts to bring cases only on referral from the primary regulator. Finally, it limits the use of statistical data to prove discrimination to those cases where there is evidence of intentional discrimination.

Mr. Speaker, this bill will eliminate credit allocation by the federal bank regulators. It is tough on lenders that redline neighborhoods. Yet, it is fair by removing costly and unnecessary burdens from financial institutions. These burdens currently result in limiting the amount of credit available to our citizens and businesses.

HONORING VICE ADMIRAL THOMAS
J. KILCLINE, USN RET.

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 24, 1995

Mr. MORAN. Mr. Speaker, today I rise to pay tribute to Vice Admiral Thomas J. Kilcline,

USN (Retired) on the eve of his retirement from his position as President of the Retired Officers Association. Because of his many accomplishments, I consider it appropriate to formally recognize him for his more than 50 years of service to this Nation.

Admiral Kilcline was born in Detroit, MI, on December 9, 1925. He enlisted in the United States Navy in 1943, graduated from the U.S. Naval Academy in 1949, and was designated a naval aviator in November 1950 after which he flew with VR-5 until 1953. Admiral Kilcline attended the Naval Postgraduate School and later Massachusetts Institute of Technology, where he earned a masters degree in aeronautical engineering in 1956.

He then joined Heavy Attack Squadron Nine, serving on the *Saratoga* and *Ranger*. In 1959, he was assigned to the staff of the Commander Sixth Fleet. He completed the Command and Staff Course at the Naval War College and in 1962 completed test pilot school. He was later assigned as coordinator of test programs for all attack aircraft at the Naval Air Test Center. In January 1965, Kilcline reported to Heavy Attack Squadron Eleven (VAH-11) aboard the *Forestar*. He commanded an RA5C squadron deployed to the Vietnam theater. He returned to the staff of the Commander Naval Air Force, U.S. Atlantic Fleet in August 1967, and a year later was assigned as operations officer and later executive officer aboard the *USS Ticonderoga* (CVA-14) during operations off Vietnam. He then became program manager for acquisition and support of the RA-5C aircraft, Naval Air Systems Command. In October 1970, he was named Director of Liaison with the House of Representatives under the Navy Office of Legislative Affairs.

From August 1972 until May 1974, Kilcline was commanding officer, Naval Air Station, Patuxent River, Maryland. He was then assigned as director of aviation officer distribution, aviation captain detailee and later, Assistant Chief of Naval Personnel, Officer Distribution and Education. In August 1975, he assumed command of Naval Base Subic Bay with duties as Commander In Chief Pacific Representative in the Philippines and Commander U.S. Naval Forces, Philippines. He became Chief, Legislative Affairs in February 1978 and in July 1981, was assigned as Commander Naval Air Forces, U.S. Atlantic Fleet. He retired from the Navy in 1983.

His awards include the Distinguished Service Medal; the Legion of Merit with three gold stars; the Bronze Star; the Air Medal; and awards from the governments of the Philippines and the Republic of Vietnam.

Following retirement, Admiral Kilcline formed a military and congressional consulting firm which he disestablished when he became

TROA president in December 1986. Through his stewardship, The Retired Officers Association played a pivotal role in convincing Congress to enact several legislative initiatives to maintain readiness and improve the quality of life for all members of the military community—active, reserve and retired, plus their families and survivors. I won't describe all of his accomplishments, but will briefly focus on a few to illustrate the breadth of his concern for military people.

Under his direction, TROA supported strengthening the underpinning of the Montgomery GI. Bill and thus provided a solid foundation for our Nation's future leaders by placing the wherewithal for a college education on the horizons of more than 1,000,000 young men and women who otherwise might have been denied that opportunity. He was ever mindful of the adverse effects on morale and retention caused by broken commitments and inadequate compensation and forcefully championed the causes of fairness and equity. His leadership efforts to preserve the long-standing commitment to lifetime care in military health care facilities, to fight perennial threats to retiree Cost of Living Adjustments and to provide adequate military pay raises are some of his other significant contributions. Most recently, he fought and won the battle for a transition plan that provides a comprehensive benefits package for those personnel and their families who are forced out of active service as a result of the force structure drawdown that, hopefully, is in its final stages.

One of Tom's added strengths has been his lovely wife of 44 years, the former Dornell Thompson of Pensacola, Florida. Dornell has stood steadfastly at his side, championing the cause of military people, particularly their families and survivors, everywhere. For these contributions, we owe her a debt of gratitude, as well.

Tom and Dornell live in McLean, Virginia. They have had four children: Captain Tom Jr., an F-14 pilot now in the Navy Chair at the National War College; Lieutenant Patrick, lost in an F-14 accident off the *USS Constellation*; Lieutenant Kathleen, a navy doctor killed in an auto accident; and Mary, wife of Commander Bob Novak, a P-3 pilot assigned as a program manager in the Naval Air Systems Command in Washington, D.C.

I wish to extend my heartfelt appreciation for his numerous contributions to military people everywhere and my best wishes for continued success in all of his endeavors.